

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–24097–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712–3125

Social Security No.:  
xxx–xx–8806

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 5/19/20  
Time: 02:00 PM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Edward Hanratty, Debtor's Attorney

COMMISSION OR FEES  
fee: \$8229.25

EXPENSES  
\$23.70

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: April 28, 2020

JAN:

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl Gaynor  
DebtorCase No. 19-24097-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 31

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 30, 2020.

db  
aty  
sp  
cr  
518362627  
518428703  
518362630  
518362632  
518362633  
518362634  
518362631  
518488327  
518362637  
518446971  
518362642  
518432108  
518362643

Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125  
+Frenkel Lambert Weiss Weissman & Gordan, 80 Main Street, Suite 460,  
West Orange, NJ 07052-5414  
+Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755  
+Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514  
AMERICAN HEART ASSOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207  
CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  
CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315  
FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610  
Firestone, PO Box 81307, Cleveland, OH 44181-0307  
+FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263  
Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr,  
Troy, Michigan 48098-2639  
New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006  
+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,  
Trenton, NJ 08695-0272)  
Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004  
+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
smg  
lm  
518362628  
518362629  
518379688  
518471036  
518362635  
518362638  
518458450  
518362639  
518362640  
518362641  
518362673

E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2020 22:57:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 28 2020 22:57:51 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
+E-mail/Text: cashiering-administrationservices@flagstar.com Apr 28 2020 22:58:17  
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
+E-mail/Text: g20956@att.com Apr 28 2020 22:58:15 AT&T, 208 S Akard St,  
Dallas, TX 75202-4206  
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 28 2020 23:12:46 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281  
+E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 28 2020 23:01:23  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
+E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 28 2020 23:00:47 Directv, LLC,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
E-mail/Text: sbse.cio.bnc@mail@irs.gov Apr 28 2020 22:57:23 Internal Revenue Service,  
310 Lowell St Stop 360, Andover, MA 01810-5430  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 28 2020 23:00:41  
PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 28 2020 23:01:54  
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 28 2020 23:01:55  
Portfolio Recovery Association, Riverside Commence Center, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4952  
E-mail/PDF: gecsedirecoverycorp.com Apr 28 2020 23:01:41 SYNC B/Amazon, PO Box 965036,  
Orlando, FL 32896-5036  
E-mail/PDF: gecsedirecoverycorp.com Apr 28 2020 23:01:42 SYNC B/Walmart, PO Box 965036,  
Orlando, FL 32896-5036  
+E-mail/PDF: gecsedirecoverycorp.com Apr 28 2020 23:01:04 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518362636\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 137

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com  
Edward Hanratty on behalf of Debtor Carl Gaynor  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8